

Information to identify the case:

Debtor 1	<u>Brian J. Grubbs</u>	Social Security number or ITIN	xxx-xx-8080
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kelly A. Grubbs</u>	Social Security number or ITIN	xxx-xx-2119
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-22570-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian J. Grubbs

Kelly A. Grubbs

10/16/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Brian J. Grubbs
Kelly A. Grubbs
Debtors

Case No. 19-22570-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Oct 16, 2024

Form ID: 3180W

Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Brian J. Grubbs, Kelly A. Grubbs, 464 Lemmon Road, Latrobe, PA 15650-5460
aty	+ Michael Murphy, 245 Fort Pitt Blvd., Pittsburgh, PA 15222-1511
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COM, 230 THEOBOLD AVENUE, GREENSBURG, PA 15601-5536
15077876	+ Altius Diagnostics Laboratory, 12100 Northup Way, Suite 110, Bellevue, WA 98005-1913
15077877	+ Cambria Thrift Consumer Discount Co., 2 E Market Street, PO Box 122, Blairsville, PA 15717-0122
15089167	+ Cambria Thrift Consumer Discount Co., 112 Market Street, Johnstown, PA 15901-1609
15077892	+ Fenner Physician Building, 3 Penn Center West, Pittsburgh, PA 15276-0112
15077893	+ GU, Inc., 3 Penn Center West, Suite 127, Pittsburgh, PA 15276-0112
15077895	+ Hayt, Hayt & landau, LLC, 123 Broad Street, Suite 1660, Philadelphia, PA 19109-1003
15077900	+ Jonathan P. Krizner, 3940 State Route 981, Mount Pleasant, PA 15666-3716
15077896	+ Latrobe Hospital, One Mellon Way, Latrobe, PA 15650-1197
15089190	Norvelt Dental Center, 3940 State Route 981, Mount Pleasant, PA 15666-3716
15089194	+ PHEPLE Credit Union, 1007 Georges Station Road, Greensburg, PA 15601-6982
15098433	++ PHEPLE FEDERAL CREDIT UNION, 708 STATE ROUTE 119, GREENSBURG PA 15601-6753 address filed with court:, Pheple Federal Credit Union, f/k/a Westmoreland Community FCU, 230 Theobold Avenue, Greensburg, PA 15601
15077904	+ PNC, P.O. Box 15026, Wilmington, DE 19850-5026
15077902	Pediatrics Associates of Westmoreland, 555 West Newton St, Greensburg, PA 15601-2861
15077903	Perfect Smile Dental Group, 29 North Main Street, Greensburg, PA 15601-2401
15077905	Premier Medical Laboratory Services, PO Box 27102, Greenville, SC 29616-2102
15077906	+ Quest Diagnostics, PO Box 740717, Cincinnati, OH 45274-0717
15077907	+ Radiologic Consultants, 717 E. Pittsburgh Street, Greensburg, PA 15601-2636
15089199	+ Ratchford Law Group, P.C., 409 Lackawanna Ave., STE 320, Scranton, PA 18503-2087
15077909	SS Grover MD and Associates, 2640 Pitcairn Road, Monroeville, PA 15146-3309
15077912	US Dept of Education, 3130 Fairview Park DriveSuite 800, Falls Church, VA 23323
15089203	+ Unity Township Tax Collector, 152 Beatty County Road, Latrobe, PA 15650-5464
15077913	+ Westmoreland Hospital, 532 W. Pittsburgh Street, Greensburg, PA 15601-2282

TOTAL: 26

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 17 2024 03:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 16 2024 23:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV		

District/off: 0315-2

User: auto

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		Oct 17 2024 03:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 16 2024 23:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Oct 17 2024 03:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 16 2024 23:56:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15077875	^ MEBN	Oct 16 2024 23:51:22	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15077882	^ MEBN	Oct 16 2024 23:51:41	CBCS, PO Box 2724, Columbus, OH 43216-2724
15077880	EDI: CAPITALONE.COM	Oct 17 2024 03:45:00	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
15077878	+ EDI: CAPITALONE.COM	Oct 17 2024 03:45:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15077881	+ EDI: CAPITALONE.COM	Oct 17 2024 03:45:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
15085307	EDI: CAPITALONE.COM	Oct 17 2024 03:45:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15077884	+ EDI: CCS.COM	Oct 17 2024 03:45:00	Credit Collection, PO Box 607, Norwood, MA 02062-0607
15077885	+ EDI: CCS.COM	Oct 17 2024 03:45:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
15077886	+ EDI: CCUSA.COM	Oct 17 2024 03:45:00	Credit Collections USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15077888	+ Email/PDF: creditonebknottifications@resurgent.com	Oct 16 2024 23:58:21	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
15077887	+ Email/PDF: creditonebknottifications@resurgent.com	Oct 17 2024 00:09:36	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
15077889	^ MEBN	Oct 16 2024 23:52:18	Dentalworks, PO Box 64-3005, Cincinnati, OH 45264-3005
15077891	+ Email/Text: bknotice@ercbpo.com	Oct 16 2024 23:57:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
15077890	+ Email/Text: bknotice@ercbpo.com	Oct 16 2024 23:57:00	Enhanced Recovery Corporation, PO Box 57547, Jacksonville, FL 32241-7547
15077894	+ Email/Text: bankruptcy.notices@hdfsi.com	Oct 16 2024 23:57:00	Harley Davidson Credit, 3850 Arrowhead Dr, Carson City, NV 89706-2016
15098662	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Oct 16 2024 23:56:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
15089184	^ MEBN	Oct 16 2024 23:51:29	Hayt, Hayt & Landau, LLC, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
15089185	^ MEBN	Oct 16 2024 23:51:05	KML Law Group, P.C., Suite 5000 - BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1538
15077897	+ Email/PDF: resurgentbknottifications@resurgent.com	Oct 16 2024 23:58:26	LVNV Funding, P.O. Box 10497, Greenville, SC 29603-0497
15160075	Email/PDF: resurgentbknottifications@resurgent.com	Oct 16 2024 23:58:58	LVNV Funding LLC, PO Box 10587, Greenville,

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15109295	Email/PDF: resurgentbknotifications@resurgent.com	Oct 16 2024 23:58:22	SC 29603-0587 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15077898	Email/Text: Mercury@ebn.phinsolutions.com	Oct 16 2024 23:56:00	Mercury, PO Box 84064, Columbus, GA 31908-4064
15077899	+ Email/Text: Mercury@ebn.phinsolutions.com	Oct 16 2024 23:56:00	Mercury Card/ FB&T, 1415 Warm Springs Road, Columbus, GA 31904-8366
15117917	Email/Text: Bankruptcy.Notices@pnc.com	Oct 16 2024 23:56:00	PNC Bank, National Association, Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH 44101
15077901	EDI: SYNC	Oct 17 2024 03:45:00	Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202
15107244	+ Email/Text: ebnpeoples@grblaw.com	Oct 16 2024 23:56:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, PC, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15117946	^ MEBN	Oct 16 2024 23:52:09	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15079203	^ MEBN	Oct 16 2024 23:52:10	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15077910	^ MEBN	Oct 16 2024 23:50:52	Synergetic Communication, Inc., 5450 N.W. Central #220, Houston, TX 77092-2061
15107061	Email/Text: BNCnotices@dcmsservices.com	Oct 16 2024 23:56:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15077911	Email/Text: edbknotices@ecmc.org	Oct 16 2024 23:56:00	US Department of Education, PO Box 790336, Saint Louis, MO 63179-0336

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15089165	*+	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15089166	*+	Altius Diagnostics Laboratory, 12100 Northup Way, Suite 110, Bellevue, WA 98005-1913
15089171	*	CBCS, PO Box 2724, Columbus, OH 43216-2724
15089169	*	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
15077879	*	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
15089168	*	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
15089170	*+	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
15089172	*+	Cordant Health Solutions, 12015 E 46th Avenue #250, Denver, CO 80239-3107
15089173	*+	Credit Collection, PO Box 607, Norwood, MA 02062-0607
15089174	*+	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
15089175	*+	Credit Collections USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15089177	*+	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
15089176	*+	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
15089178	*	Dentalworks, PO Box 64-3005, Cincinnati, OH 45264-3005
15089180	*+	ERC, PO Box 23870, Jacksonville, FL 32241-3870
15089179	*+	Enhanced Recovery Corporation, PO Box 57547, Jacksonville, FL 32241-7547
15089181	*+	Fenner Physician Building, 3 Penn Center West, Pittsburgh, PA 15276-0112
15089182	*+	GU, Inc., 3 Penn Center West, Suite 127, Pittsburgh, PA 15276-0112
15089183	*+	Harley Davidson Credit, 3850 Arrowhead Dr, Carson City, NV 89706-2016
15089187	*+	LVNV Funding, P.O. Box 10497, Greenville, SC 29603-0497
15089186	*+	Latrobe Hospital, One Mellon Way, Latrobe, PA 15650-1197

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15089188	*	Mercury, PO Box 84064, Columbus, GA 31908-4064
15089189	*+	Mercury Card/ FB&T, 1415 Warm Springs Road, Columbus, GA 31904-8366
15089195	*+	PNC, P.O. Box 15026, Wilmington, DE 19850-5026
15089191	*	Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202
15089192	*	Pediatrics Associates of Westmoreland, 555 West Newton St, Greensburg, PA 15601-2861
15089193	*	Perfect Smile Dental Group, 29 North Main Street, Greensburg, PA 15601-2401
15089196	*	Premier Medical Laboratory Services, PO Box 27102, Greenville, SC 29616-2102
15089197	*+	Quest Diagnostics, PO Box 740717, Cincinnati, OH 45274-0717
15089198	*+	Radiologic Consultants, 717 E. Pittsburgh Street, Greensburg, PA 15601-2636
15089200	*+	SRA Associates, Inc., 401 Minnetonka Road, Somerdale, NJ 08083-2914
15089201	*	SS Grover MD and Associates, 2640 Pitcairn Road, Monroeville, PA 15146-3309
15089202	*+	Synergetic Communication, Inc., 5450 N.W. Central #220, Houston, TX 77092-2061
15089204	*	US Department of Education, PO Box 790336, Saint Louis, MO 63179-0336
15089205	*	US Dept of Education, 3130 Fairview Park DriveSuite 800, Falls Church, VA 23323
15089206	*+	Westmoreland Hospital, 532 W. Pittsburgh Street, Greensburg, PA 15601-2282
15077883	##+	Cordant Health Solutions, 12015 E 46th Avenue #250, Denver, CO 80239-3107
15077908	##+	SRA Associates, Inc., 401 Minnetonka Road, Somerdale, NJ 08083-2914

TOTAL: 1 Undeliverable, 37 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Joseph Paul Covelli	on behalf of Creditor PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COMMUNITY FEDERAL CREDIT UNION covellilawoffices@yahoo.com
Matthew M. Herron	on behalf of Joint Debtor Kelly A. Grubbs mmh@thedebtctors.com hgs@thedebtctors.com;alb@thedebtctors.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebtctors.com, hgs@thedebtctors.com;alb@thedebtctors.com
Matthew M. Herron	on behalf of Debtor Brian J. Grubbs mmh@thedebtctors.com hgs@thedebtctors.com;alb@thedebtctors.com
Natalie Norina Piscione	on behalf of Creditor PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COMMUNITY FEDERAL CREDIT UNION covellilawoffices@yahoo.com ndantonio@covellilaw.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10